

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MARY A CALCAGNO

Debtor(s)

Case No. 09-31729

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2009.
- 2) The plan was confirmed on 12/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2010, 09/26/2012.
- 5) The case was converted on 01/21/2013.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,126.72
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$11,126.72**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$530.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,030.84**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMOR SYSTEMS CORP	Unsecured	90.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	477.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	1,018.22	1,018.22	97.08	0.00
ATG CREDIT	Unsecured	580.00	NA	NA	0.00	0.00
CCA	Unsecured	251.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	2,000.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	231.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	321.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	321.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	251.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	483.00	NA	NA	0.00	0.00
FOX VALLEY VILLAGE APTS	Unsecured	1,000.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	586.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	621.00	621.57	621.57	59.27	0.00
KCA FINANCIAL SERVICES	Unsecured	50.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	1,639.00	NA	NA	0.00	0.00
MEDCO FINANCIAL ASSOC	Unsecured	107.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	285.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Secured	7,300.00	7,300.00	7,300.00	4,639.80	1,265.79
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	178.36	178.36	17.01	0.00
NICOR GAS	Unsecured	53.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	NA	1,603.96	1,603.96	152.93	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	NA	808.13	808.13	77.05	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	615.00	615.16	615.16	58.65	0.00
PAYDAY LOAN STORE	Unsecured	2,000.00	NA	NA	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	935.71	935.71	89.22	0.00
RESURGENT CAPITAL SERVICES	Unsecured	581.00	585.86	585.86	41.23	0.00
SHORT TERM LOAN	Unsecured	1,000.00	735.41	735.41	70.12	0.00
SIR FINANCE	Unsecured	NA	1,878.00	1,878.00	179.05	0.00
ST JOSPEH HOSPITAL	Unsecured	1,253.00	1,546.70	1,546.70	147.46	0.00
SWISS COLONY	Unsecured	152.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TORRES CREDIT SERVICES	Unsecured	391.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	1,750.79	1,750.79	166.93	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	408.00	408.68	408.68	34.29	0.00
WOODFOREST NATIONAL BANK	Unsecured	300.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,300.00	\$4,639.80	\$1,265.79
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,300.00</b>	<b>\$4,639.80</b>	<b>\$1,265.79</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,686.55</b>	<b>\$1,190.29</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,030.84</u>
Disbursements to Creditors	<u>\$7,095.88</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,126.72</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/30/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.